

SERFF Tracking Number:	QBCL-125706110	State:	Arkansas
First Filing Company:	Southern Guaranty Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	080108 10955L		
TOI:	35.0 Interline Filings	Sub-TOI:	35.0002 Commercial Interline Filings
Product Name:	Arkansas CABS Billing		
Project Name/Number:	Arkansas CABS Billing/		

Filing at a Glance

Companies: Southern Guaranty Insurance Company, Southern Pilot Insurance Company, General Casualty Company of Wisconsin, Regent Insurance Company

Product Name: Arkansas CABS Billing	SERFF Tr Num: QBCL-125706110	State: Arkansas
TOI: 35.0 Interline Filings	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 35.0002 Commercial Interline Filings	Co Tr Num: 080108 10955L	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Katie Fischer, Jean Kronzer	Disposition Date: 06/26/2008
	Date Submitted: 06/26/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 08/01/2008		Effective Date (New): 08/01/2008
Effective Date Requested (Renewal): 08/01/2008		Effective Date (Renewal): 08/01/2008

State Filing Description:

General Information

Project Name: Arkansas CABS Billing	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 06/26/2008	
State Status Changed: 06/26/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Dear Commissioner:	

We respectfully submit a revised Billing Manual for Commercial Lines as a Rules filing. This proposed filing is a modification of our current billing pages; base rates and policy premiums are unchanged. We request an effective date

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of 8/1/2008 for new and renewals.

We indicate that return premium checks go directly to the insured, and the rule is no longer specific to Minnesota. We revised from 3 to 2 the number of times in a one year period an insured can have insufficient funds before they are no longer eligible for the Electronic Funds Transfer program. We increased our installment service charge from \$3 to \$5. Other revisions are editorial in nature (so our billing pages maintain an appearance consistent with the rest of the manual).

If you have any questions regarding this filing, please contact me. Thank you.

Company and Contact

Filing Contact Information

Katie Fischer, Operations System Technician	katie.fischer@generalcasualty.com
One General Drive	(608) 825-5168 [Phone]
Sun Prairie, WI 53596	(608) 825-5100[FAX]

Filing Company Information

Southern Guaranty Insurance Company	CoCode: 19178	State of Domicile: Wisconsin
One General Drive	Group Code: 796	Company Type: Property and Casualty
Sun Prairie , WI 53596	Group Name:	State ID Number:
(608) 837-4440 ext. [Phone]	FEIN Number: 63-0350861	

Southern Pilot Insurance Company	CoCode: 22861	State of Domicile: Wisconsin
One General Drive	Group Code: 796	Company Type: Property and Casualty
Sun Prairie , WI 53596	Group Name:	State ID Number:
(608) 837-4440 ext. [Phone]	FEIN Number: 56-0773056	

General Casualty Company of Wisconsin	CoCode: 24414	State of Domicile: Wisconsin
One General Drive	Group Code: 796	Company Type: Property and Casualty
Sun Prairie , WI 53596	Group Name:	State ID Number:
(608) 837-4440 ext. [Phone]	FEIN Number: 39-0301590	

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Regent Insurance Company	-----	
One General Drive	CoCode: 24449	State of Domicile: Wisconsin
	Group Code: 796	Company Type: Property and Casualty
Sun Prairie , WI 53596	Group Name:	State ID Number:
(608) 837-4440 ext. [Phone]	FEIN Number: 39-6062860	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	Independent Rule Filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Southern Guaranty Insurance Company	\$25.00	06/26/2008	21106378
Southern Pilot Insurance Company	\$0.00	06/26/2008	
General Casualty Company of Wisconsin	\$0.00	06/26/2008	
Regent Insurance Company	\$0.00	06/26/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	06/26/2008	06/26/2008

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Disposition

Disposition Date: 06/26/2008

Effective Date (New): 08/01/2008

Effective Date (Renewal): 08/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Rate	Customer Account Billing System	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Customer Account Billing System	Page 1 - 5	Replacement	August 2008 Billing Pages Commercial Lines.pdf

Customer Account Billing System

Flexible Commercial Insurance Billing

All commercial lines policies are eligible under the Customer Account Billing System (CABS). Policy terms and effective dates may vary.

Direct Bill customers will receive billing statements directly from General Casualty. The statements summarize the insured's account status and also serve as a bill when premium is due.

You will receive copies of the statements. You will also receive a list of insureds with past-due premiums and copies of cancellation notices and rescission notices. (Refer to the See Past-Due Lists, Cancellations and Reinstatements sections.)

You and your insureds may call us at the toll free number provided on your billing statement. Our automated billing information system is available 24 hours a day to answer basic billing questions. Callers may also speak with a billing representative during normal business hours by pressing the '0' key (or say "operator") at any time throughout the call.

Access Number

The eight digit access number can be used to access our automated billing information system. This number is located on the billing statement, cancellation notice, the past due list and the agent copy of the statement of account.

Account Level Payment

Payments are applied prorata to all policies within the account based on the oldest premium due first for each policy. (Refer to the Policy Level Payment section.)

Amendments

Amendments which do not appear on the insured's current billing statement will appear on the next statement.

Both you and your insured will receive an amended declaration page or policy changes form whenever a policy change occurs.

Amendment premiums are applied to future unbilled installments. If the amended policy was already being billed on an installment basis and the insured would like the amendment premium to be billed in full, your underwriter must be notified. If your underwriter is not notified, the amendment premium will be applied to future unbilled installments.

If no unpaid balance is due on the account, a check is issued after seven days.

Applications (New Business)

Payments may be submitted with the new application.

Depending on the payment plan selected, the first installment equals a minimum of 16.67% of total premium per new policy.

Refer to the Payment Options section for down payment suggestions.

If a down payment for an amount less than the first installment is submitted with the application, the first billed installment will equal at least 16.67% premium minus the down payment. If the initial billing statement is issued late, the first billed installment will be adjusted according to the number of months that have passed. (Refer to the Catch-Up Billing section.)

Audit Processing

Return Premium Audits will apply to the CABS account balance, if any. If there is no account balance the return will be refunded in seven days. State exceptions are Kansas and Minnesota where cancellation credits are not applied to other policies within an account.

Additional Premium Audits will fall into one of two billing processes depending on the status of the account.

If in-force policies exist within the account and an audit transaction is processed, the audit premium will be billed in full on the next scheduled installment. If the insured fails to satisfy the "minimum payment due" on the next invoice, the CABS account will result in cancellation for nonpayment of premium.

Cancellations

If we do not receive the minimum payment due by the specified cancellation date, all unpaid policies will be canceled and the insured will be billed for any earned premium.

Please be sure to explain this

to your insureds. If an insured decides to cancel a policy during the policy period, the insured must notify you. You need to send us a Lost Policy Release form (ACORD 35), a copy of the original policy or proof of insurance with another company.

Authorizations for cancellation should be processed through your office rather than coming directly from the insured. If you do not notify us of a policy cancellation and the policy cancels for nonpayment, we will bill the insured for any earned premium.

Cancellation Notices

A cancellation notice may be sent to the insured 25 days after the premium invoice was issued. Cancellation notices are combined for all policies.

You will receive copies of all cancellation notices, which will resemble a CABS invoice, but will have the individual policy notices behind the customer account notice of cancellation.

Catch-Up Billing

The initial bill on a commercial policy using a monthly pay plan is for a minimum of 16.67% of the premium. If the policy is issued late, the insured will be billed for as many months' premium as have elapsed since the policy's effective date.

Example

A 12 month policy term effective January 1. A new business policy entered March 1. The initial bill will be for the 16.67% down-payment plus two months of premium (the minimum down payment plus

premium for the unbilled two month period).

Commissions

Commissions are paid up front for all policies.

Credit Card Billing

Premiums may be charged on MasterCard or Visa charge cards. Complete the reverse side of the billing statement stub and return to the company for processing.

Earned Premium

Insureds will be billed for any earned premium on canceled policies. These notices are issued on the next scheduled invoice date.

CABS will bill two invoices every 15 days. If uncollected the premium will be sent to a third party collection agency.

Electronic Funds Transfer (EFT)

Premiums may be deducted from an insured's checking or savings account. The amount withdrawn is equal to the minimum payment due.

Please submit the following:

1. A **completed and signed** Electronic Funds Transfer Agreement, Adv. 419 (see the "For Our Agents" section on our web site).
2. A voided check, deposit slip or deposit receipt from the financial institution's account to be used for premium withdrawal.

General Casualty's Home Office Direct Bill department will verify all checking or savings account information with the insured's financial institution.

An EFT Notice, indicating the amount and date of withdrawal, will be sent to the insured 20 days prior to the selected due date. The premium amount will be withdrawn from the insured's account 20 days later. Withdrawal amounts may vary if policy changes occur.

If there is not enough money in the insured's checking or savings account to cover the amount due, the insured will be charged \$25 for insufficient funds. We must receive a money order or cashier's check for the amount due. If we do not receive this amount within 10 days, we will begin the cancellation process.

If an insured has insufficient funds more than two times in a one year period, the insured will no longer be eligible for the EFT program. The account will then be direct billed to the insured. There is no service charge when using the EFT payment plan.

Eligible Policies

All commercial lines insurance policies are eligible. When more than one policy is in a CABS account, policies may have varying terms, effective dates and bill plans.

Equity

Equity is the amount paid compared to the premium earned. It is used when doing a cancellation evaluation.

Insufficient Funds

When checks are returned to us because of insufficient funds, we will send a letter to the insured requesting replacement. In addition, the account will be assessed a \$25.00 penalty charge. We must receive a money order or cashier's check for the amount due. If we do not receive this amount within 10 days, we will begin the cancellation process.

Minimum Payment Due

The minimum payment due on each billing statement is a total of the minimum amounts due per policy plus any applicable service charges or fees

Payment Options

The following payment options are available.

Misdirected Payments

If insureds send their premium to your agency without the remittance stub, please forward it to:

(For All States):
General Casualty Companies
One General Drive
Sun Prairie, WI 53596

If insureds send their premium to your agency along with the remittance stub, please forward to:

(For all states except New York):
General Casualty Companies
PO Box 3109
Milwaukee, WI 53201-3109

(For NY Only):

General Casualty Companies
PO Box 452
Milwaukee, WI 53278-0452

Past-Due Lists

The past-due list is a list of insureds that have not paid the minimum payment due by the due date indicated on the premium invoice. These lists are available on the "For Our Agents" web site on the day after the due date. The past-due list displays the insured's name, account number, policies in the account, the account balance, the minimum payment due, any payment in suspense and the access number.

Plan Description	Down-payment	Installments
Prepay	none	1 installment, 100% of premium
Monthly	16.67% down-payment	10 monthly installments, 8.33% each
Quarterly	none	4 installments, 25% each, every three months
40/30/30	40% down-payment	2 installments, 30% each, every three months
25/9	25% down-payment	9 monthly installments, 8.33% each

The CABS System can house multiple policies in one account. The insured is billed for the minimum payment due on each policy.

You may pay any amount between your "New Balance" and the "Minimum Due". Included on all installment pay plans is a \$5.00 service charge, which is subject to change, without notice. If you wish to pay your account balance in full to avoid service charges, please contact us at the toll free number provided on your billing statement.

Note: If insureds make advance payments on their accounts and later make changes to their policies, they will be billed for any difference.

Policy Level Payments

Payments can be directed to a specific policy when requested.

Reinstatements

Contact your underwriter for all reinstatement decisions. You will

receive a copy of all reinstatement decs. If your account/policies have canceled due to non-payment and we agree to a reinstatement of coverage, you will be charged \$25.00 for processing of the reinstatement (state exceptions are KS \$0.00, MD \$0.00, NC \$0.00, NE \$15.00, SC \$10.00 or as otherwise limited by state statute). The charge will be included on your next invoice. The reinstatement fee is subject to change, without notice.

Rescission Notices

If payment received is within \$5.00 of the policy minimum due on the Notice of Intent to Cancel the policy will not cancel for nonpayment of premium and a rescission notice will be produced.

Return Premium

If the premium paid on a policy exceeds earned premium due on the total account, we will send the insured a check for the unearned balance after seven days.

Statement of Account

A statement of account is produced and mailed with each policy declaration. It is not a bill.

Billing Schedule

Insured select a due date when completing their Customer Account Billing System Request Form, Und. 73. (see the "For Our Agents" section on our website). Twenty days prior to

the due date a billing statement will be generated stating that their premium is due on the due date the insured selected.

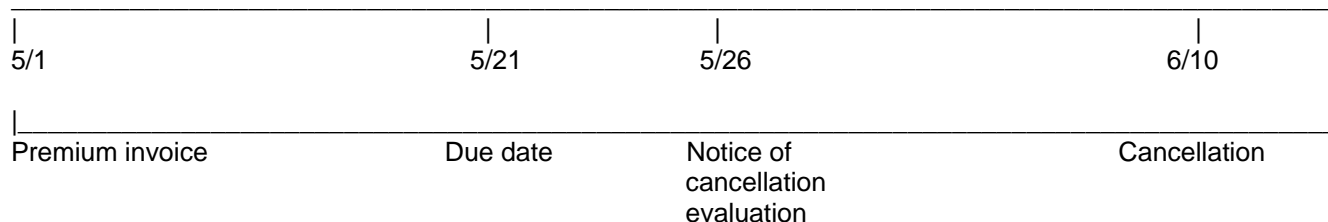
If on the 21st day, we have not received the payment, the agent's past-due list will be generated.

Approximately five days later, the notice of cancellation may be issued. Depending on the state in which the policy was issued, we will allow anywhere from 15-35** days before effectively canceling any policy with an unpaid balance.

20 days

5 days

**15 days



**The number of days varies by state and line of business as regulated by each state's Insurance Department.